## In The United States Patent and Trademark Office

Application of: Lee et al Docket No.: ISAA0043CIP Serial No.: 09/675,992 Art Unit: 3626 Filed: September 29, 2000 Examiner: Lena Najarian Title: SCORE BASED DECISIONING

January 15, 2007

Assistant Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## **INFORMATION DISCLOSURE STATEMENT**

Sir:

This Information Disclosure Statement is submitted:

( )	(within 1	37 CFR 1.97(b), or three months of filing national application; or date of entry of international application; or before date of first office action on the merits; whichever occurs last)
(X)	under ( ) (X)	37 CFR 1.97(c) together with either a: Certification under 37 CFR 1.97(e), or a \$180.00 fee under 37 CFR 1.17(p), or (After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
( )	( )	37 CFR 1.97(d) together with a: Certification under 37 CFR 1.97(e), and a \$180.00 fee under 37 CFR 1.17(p), and (Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. ISAA0043CIP). A duplicate copy is enclosed for accounting purposes.

- (X) Applicant(s) submit herewith Form PTO SB/08 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.
- () A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,

Michael A. Glenn Reg. No. 30,176

Customer No. 22862



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

Lee et al

Docket No.: ISAA0043CIP

Serial No.:

09/675,992

Art Unit: 3626

Filed:

September 29, 2000

Examiner: Lena Najarian

Title: SCORE BASED DECISIONING

January 15, 2007

Assistant Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## **INFORMATION DISCLOSURE STATEMENT**

Sir:				•
This I	nformat	on Disclosure Statement is submitted:	• .	
( )	(within th	37 CFR 1.97(b), or nree months of filing national application; or date of entry of international attention at the first office action on the merits; whichever occurs last)	application;	or before
(X)	(X)	37 CFR 1.97(c) together with either a: Certification under 37 CFR 1.97(e), or a \$180.00 fee under 37 CFR 1.17(p), or (After the CFR 1.97(b) time period, but before final action or notice of allowar first)	nce, whichev	er occurs
( )	( )	37 CFR 1.97(d) together with a: Certification under 37 CFR 1.97(e), and a \$180.00 fee under 37 CFR 1.17(p), and (Filed after final action or notice of allowance, whichever occurs first, but b issue fee)	efore payme	ent of the

(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. ISAA0043CIP). A duplicate copy is enclosed for accounting purposes.



- (X) Applicant(s) submit herewith Form PTO SB/08 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.
- () A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,

Michael A. Glenn Reg. No. 30,176

Customer No. 22862

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Complete if Known Substitute for form 1449/PTO Application Number 09/675.992 Filing Date 09-29-2000 INFORMATION DISCLOSURE First Named Inventor Walter Lee et al STATEMENT BY APPLICANT Art Unit 3626 (Use as many sheets as necessary) Examiner Name Najarian, Lena ISAA0043CIP Attorney Docket Number

			U. S. PATENT	DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number  Number-Kind Code <sup>2 (ff known)</sup>	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	Α	<sup>US-</sup> 5,231,570	07-1993	Lee	
	В	<sup>US-</sup> 5,262,941	11-1993	Saladin et al	
	С	<sup>US-</sup> 5,335,278	08-1994	Matchett et al	
	D	<sup>US-</sup> 5,344,495	09-1994	Johnson et al	
	E	<sup>US-</sup> 5,732,397	03-1998	DeTore et al	
	F	<sup>US-</sup> 5,819,226	010-1998	Gopinathan et al	
	G	<sup>US-</sup> 6,070,141	05-2000	Houvener et al	
	Н	<sup>US-</sup> 6,330,546	12-2001	Gopinathan et al	
	1	US-			
	J	US-			
	K.	US-			
	L	US-			
	M	US-			
	N	US-			
	0	. US-			
	Р	US-			
	Q	US-			
•	R	US-			
	s	US-			

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	
			MM-DD-YYYY			T
-	а	EP 0 418 144 A1	03-1991			
	b	EP 0 468 229 A2	07-1991			
	С				•	
	d					
	е		· ·			
	f					

Examiner	•	Date	
Signature		Considered	•

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered, include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. Applicant is to place a check mark here if English language

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PTO/SB/08B (09-06)

Approved for use through 03/31/2007. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449/PTO	Complete if Known		
Gaballate for form 14450 10	Application Number	09/675,992	
INFORMATION DISCLOSURE	Filing Date	09-29-2000	
STATEMENT BY APPLICANT	First Named Inventor	Walter Lee et al	
(Use as many sheets as necessary)	Art Unit	3626	
(Use as many sneets as necessary)	Examiner Name	Najarian, Lena	
Sheet 2 of 2	Attorney Docket Number	ISAA0043CIP	

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		
	1	Article entitled: Collections and Credit Risk; by E. R. Demby; April 2000; 5 pages		
•				
Examiner		Date	<del>1</del>	

Examiner	Date	
Signature	Considered	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

1 This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:

Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.